

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet reference no. _____

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Group Gratuity Premier Plan UIN- 104L087V02	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Linked Non-Participating Group Savings Life Insurance Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: <Amount> • Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly/Single> • Sum Assured on Death: Rs. 10,000 • Sum Assured on Maturity: Not applicable • Policy Term: One year renewable scheme • Premium Payment Term: One year renewable scheme 	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity <p>No maturity benefits are payable if this Policy is renewed with Us. In case You do not renew the Policy, We will pay You Fund Value after deducting applicable surrender charges. No surrender charges are applicable after completion of three Policy Years.</p> <ul style="list-style-type: none"> • Benefits payable on death <p>While the Policy is in force and if the Insured Event is the death of the Member, in addition to the Gratuity Benefit, We shall also pay the Compulsory Sum Assured on Death to the Beneficiary through You. No Units from the Unit Account will be redeemed by Us for the payment of the Compulsory Sum Assured on Death.</p>	<p>Clause 3.5 of Part C</p> <p>Clause 3.3 of Part C</p>

	<ul style="list-style-type: none">• Survival Benefits excluding that payable on maturity <p>Gratuity Benefit: Upon happening of an Insured Event where the Policy is in force, We will pay the Gratuity Benefit in accordance with the Scheme Rules by cancelling the Units of equivalent amount from the Unit Account at the respective NAV, provided the Fund Value is sufficient to pay out such Gratuity Benefit. You shall intimate Us through a written notice confirming the occurrence of such an Insured Event.</p> <p>Our maximum liability towards the Gratuity Benefit, whether determined or undetermined, in respect of any Member shall at all times be limited to the Fund Value in Funds maintained by Us on Your behalf. Therefore, if the Fund Value is not sufficient to pay the Gratuity Benefit in respect of a Member, You shall bear the shortfall entirely.</p> <ul style="list-style-type: none">• Surrender benefits <p>If You surrender the Policy, We shall pay You the Surrender Value i.e. Fund Value, as on the date of surrender of the Policy, after deducting the applicable surrender charges of 0.05% of the Fund Value subject to a maximum of Rs.5,00,000 (Five Lakhs). This Policy shall terminate on the expiry of the notice period of three (03) months for surrender of the Policy.</p> <ul style="list-style-type: none">• Options to policyholders for availing benefits, if any, covered under the policy: NA• Other benefits/options payable, specific to the policy, if any:• Guaranteed Loyalty Additions <p>During the Policy Term if the Policy is in force and Fund Value is greater than or equal to Rupees 10,00,00,000 (Ten Crores), We will pay loyalty additions every policy month. The loyalty additions will be calculated in accordance with the table below by allocating the Funds in proportion of the Fund Value in the same ratio as the Units are held in chosen Funds:</p> <table><tr><td>Fund Value at the end of every month of the Policy Term (In INR)</td><td>Guaranteed Loyalty Addition payable</td></tr></table>	Fund Value at the end of every month of the Policy Term (In INR)	Guaranteed Loyalty Addition payable	<p>Clause 3.2 of Part C</p> <p>Clause 3.4 of Part C</p> <p>Clause 3.6 of Part C</p>
Fund Value at the end of every month of the Policy Term (In INR)	Guaranteed Loyalty Addition payable			

		<table><tr><td>Less than Rs.10 crores</td><td>Nil</td></tr><tr><td>Rs.10 crores or more</td><td>0.0083% of the Fund Value (0.1% per annum)</td></tr></table>	Less than Rs.10 crores	Nil	Rs.10 crores or more	0.0083% of the Fund Value (0.1% per annum)	
Less than Rs.10 crores	Nil						
Rs.10 crores or more	0.0083% of the Fund Value (0.1% per annum)						
		<ul style="list-style-type: none">• Lock-in period for Linked Insurance products: ➤ This is not applicable.					
6.	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none">• Contribution Redirection You may redirect future Contribution between available Funds at any time by giving Us 7 (Seven) days prior written notice, specifying the amount/ proportion of the Contribution to be paid into each Fund. We will apply the redirection to future Contributions received from the date following Our acceptance of such redirection request.• Switch You may switch Units from one Fund to any other Fund by giving Us a written request. We will cancel Units from the Fund from which You wish to switch out and purchase Units in the Fund in which You have chosen to invest, provided that:<ul style="list-style-type: none">➤ the amount to be switched is at least Rs.100,000 (One Lakh) unless 100% (One Hundred Percent) of the Units are being switched to another Fund; or➤ on a single day, the amount proposed to be switched does not exceed the higher of 25% (Twenty Five Percent) of the Fund Value or Rs.5,00,00,000 (Five Crores).• Partial Withdrawals No partial withdrawals are permitted under this Policy.	Clause 4 of Part D				
7.	Option available (in case of Annuity product)	Not applicable					
8.	Riders opted, if any	None					
9.	Exclusions (events where insurance coverage is not payable), if any.	Brief list of the applicable exclusions, if any: No exclusions					

10.	Waiting /lien Period, if any	Number of Days: Not Applicable	
11.	Grace period	Number of Days: Not applicable	
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy.	Cover Letter
13.	Lapse, paid-up and revival of the Policy	In case the Fund Value is insufficient to recover mortality charges, the risk cover under the Policy shall lapse. Upon receiving new contributions from the Policyholder, the risk cover will revive. On revival, the amount of Premium paid, shall be allocated in the Funds, as specified by the Policyholder.	Clause 5.4 of Part C
14.	Policy Loan, if applicable	No loans are available to You or to the Members under this Policy.	Clause 2.1 of Part D
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: 30 days after receipt of entire documents or completion of investigations, if any, whichever is later • Brief procedure. <ul style="list-style-type: none"> ➤ Notice of Claim – All cases of death must be notified immediately to us in writing. However, We may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the Claimant. ➤ Claim forms as required by us must be completed and furnished to us, at the Claimant's expense, within 90 days after the date the insured event happens, unless specified otherwise. A list of primary claim documents listing the normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company. We reserve the right to require any additional proof and documents in support of the claim. • Helpline number <ul style="list-style-type: none"> ➤ 1860-120-5577 (Call charges apply) or 0124- 4219090 • Contact Details of the Insurer: <ul style="list-style-type: none"> ➤ Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com 	Clause 6 of Part D

		<ul style="list-style-type: none"> • Link for downloading claim form and list of documents required including bank account details: <p>➤ https://www.axismaxlife.com/downloads</p> <p>➤ We will require the following documents in case of claim under this Policy regarding the death of the Life Insured:</p> <p>Documents for death claims</p> <ol style="list-style-type: none"> Beneficiary's statement in the prescribed form; employer certificate towards last drawn salary; original/ attested copy of death certificate issued by the local/municipal authority; identity proof of the Member and the Nominee(s) bearing their photographs and signatures copy of bank passbook / cancelled cheque of the Beneficiary with name and account number printed any other documents or information required by Us for assessing and approving the claim request. <p>Additional documents in case of death due to medical reason:-</p> <ol style="list-style-type: none"> attending physician's statement and hospital treatment certificate (if any); discharge summary / indoor case papers in case death happened due to medical reasons in a hospital; <p>Additional documents in case of Accidental Death/Murder/Suicide cases and any unnatural death:-</p> <ol style="list-style-type: none"> a copy of police complaint/ first information report a copy of duly certified post mortem report-autopsy/viscera report and a copy of the final police investigation report /charge sheet <p>Additional documents in case of death in foreign country:-</p> <ol style="list-style-type: none"> body transfer certificate / embassy documents / post-mortem report whichever applicable Copy of passport 	
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) : Up to 15 days • Helpline number 	

		<p>➤ 1860-120-5577 (Call charges apply) or 0124- 4219090</p> <ul style="list-style-type: none"> • Contact Details of the Insurer: <p>➤ Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com</p> <ul style="list-style-type: none"> • Link for downloading applicable forms and list of documents required including bank account details: <p>➤ https://www.axismaxlife.com/downloads</p> <p>➤ We will require the following documents regarding policy servicing:</p> <ul style="list-style-type: none"> • Application in the prescribed form; • original Policy document (if any); • identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Policyholder or Life Insured (bearing their photographs and signatures); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook; • any other documents or information required by Us for processing the servicing request. 	
17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: • Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India • Link for registering the grievance with the insurer's portal <p>➤ https://www.axismaxlife.com/customer-service/grievance-redressal</p> <ul style="list-style-type: none"> • Contact details of Ombudsman <p>➤ Refer Annexure A for the Ombudsman details</p>	Clause 1 of Part G

Declaration by the Member

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note:

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/group-insurance-plans/gratuity-premier-plan>
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.

Annexure A: List of Insurance Ombudsman

AHMEDABAD - Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Building, Tilak Marg, Relief Road, Ahmedabad- 380 001. Tel:- 079-25501201/02 Email: io.ahmedabad@cioins.co.in (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.)

BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078. Tel.: 080-26652048/26652049 Email: io.bengaluru@cioins.co.in (State of Karnataka)

BHOPAL- Office of the Insurance Ombudsman, 1st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills, Bhopal-462 011. Tel:- 0755-2769201/2769202/2769203 Email: io.bhopal@cioins.co.in (States of Madhya Pradesh and Chhattisgarh.)

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751009. Tel:- 0674-2596461/2596455/2596429/2596003. Email: io.bhubaneswar@cioins.co.in (State of Odisha.)

CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 20-27, Ground Floor, Jeevan Deep Building, Sector 17-A, Chandigarh-160017. Tel:- 0172 - 2706468 Email: io.chandigarh@cioins.co.in [States of Punjab, Haryana (excluding 4 districts viz, Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh]

CHENNAI- Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel:- 044-24333668 / 24333678 Email: io.chennai@cioins.co.in [State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).]

DELHI- Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi- 110002. Tel:- 011– 46013992/ 23213504/ 23232481 Email: io.delhi@cioins.co.in (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonapat and Bahadurgarh)

KOCHI- Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759 Email: io.ernakulam@cioins.co.in (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe - a part of Union Territory of Puducherry.)

GUWAHATI - Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati- 781001 (ASSAM) Tel:- 0361-2632204/ 2602205/ 2631307 Email: io.guwahati@cioins.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st Floor, “Moin Court”, Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004. Tel : 040-23312122/ 23376991 / 23376599 / 23328709 / 23325325 Email: io.hyderabad@cioins.co.in (State of Andhra Pradesh, Telangana and Yanam and part of the Union Territory of Puducherry.)

JAIPUR- Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, Jaipur – 302005 Tel : 0141-2740363 Email: io.jaipur@cioins.co.in (State of Rajasthan)

KOLKATA - Office of the Insurance Ombudsman, Hindustan Building. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel : 033-22124339/22124341 Email: io.kolkata@cioins.co.in (States of West Bengal, Sikkim, and Union Territories of Andaman and Nicobar Islands.)

LUCKNOW- Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow- 226001. Tel.: 0522 - 4002082 / 3500613 Email: ioio.lucknow@cioins.co.in (Following Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.)

MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel : 022- 69038800/27/29/31/32/33 Email: ioio.mumbai@cioins.co.in (List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.)

NOIDA - Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddh Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: ioio.noida@cioins.co.in (State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.)

PATNA - Office of the Insurance Ombudsman, 2nd floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : ioio.patna@cioins.co.in (State of Bihar, Jharkhand.)

PUNE - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan Bldg, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: 020-24471175 Email: ioio.pune@cioins.co.in (State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region.)

THANE - Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane – 400604 Email id: ioio.thane@cioins.co.in (Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T".)